

Hsiao Tong (LKKAuto)

From: Hsiao Tong (LKKAuto)
Sent: Friday, 20 December 2019 8:39 AM
To: CHAN Kian Chuan
Cc: Admin A
Subject: RE: [EXTERNAL] FW: RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/2014// AXA Ref:C0301208
Attachments: PIR FROM TP.PDF; TP LOD & Docs.pdf; LKKInspection.pdf; LKKAdjustment1.pdf; LKK Survey Photos.pdf

Dear KC,

We refer to the above matter.

TP reported that he was travelling on the 2nd lane along West Coast Highway towards City. While travelling, OI vehicle from 3rd lane tried to cut into his lane and hit onto the left front of TP taxi. Then another vehicle (SGY 5065R) came from the the 1st lane and collided into the rear portion of vehicle.

OID reported that he was travelling along Jalan Buroh on the extreme left lane of 3 lanes. After West Coast Highway, our of a sudden, he felt a strong impact from rear right portion of vehicle. After he alighted, it was 3 vehicles involved in the accident as a chain collision.

In view of the PIR was against our insured driver, we seek your mandate as follows: -

Liability: 100%

| | |
|--------------------------------------|--------------------|
| 1. Cost of Repair (w/GST) | \$ 2,971.27 |
| 2. Loss of Rental (4days x \$133.75) | \$ 535.00 |
| 3. LTA/ GIA Search Fee | \$ 5.35 |
| Total | \$ 3,511.62 |

Kindly let us have your mandate/ instruction.

"Best Wishes for Merry Christmas, and Happy New Year 2020"

Best Regards,

Hsiao Tong, Chew (Ms) | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6742-3197 | email: chewht@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

-----Original Message-----

From: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>

Sent: Wednesday, 20 November 2019 3:37 PM

To: Hsiao Tong (LKKAuto) <chewht@lkkauto.com>

Subject: FW: [EXTERNAL] FW: RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/20 C0301208
Importance: High

Hi Hsiao Tong,

Please review on the above matter and update us accordingly.

Thank you.

*Please note that contents of this email should not be construed as any admission of liability on the part of our insured and/ or insurers. We hereby maintain full reservation of rights and all defences available to us.

Warmest Regards

KC Chan | Senior Specialist, Motor Claims Department AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: kianchuan.chan@axa.com.sg
Customer Care No. 1800 8804888

Please consider the environment before printing this message This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

-----Original Message-----

From: Roman De Alban <cst@axa.com.sg>
Sent: Tuesday, November 19, 2019 5:31 PM
To: CHAN Kian Chuan <kianchuan.chan@axa.com.sg>
Cc: SG AXA Insurance SM Motor Doc <motor.doc@axa.com.sg>
Subject: FW: [EXTERNAL] FW: RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/20

Dear Kian Chuan,

For Claim no. C0301208, 3rd Party, TRANS-CAB SERVICES PTE LTD, chasing for offer.

For your file record and necessary action.

With regards,

Roman De Alban | Specialist, GI Call Centre AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | www.axa.com.sg
Email: cst@axa.com.sg
Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

----- Original Message -----

From: Ng Wai Yin [waiyin.ng@transcab.com.sg]
Sent: 18/11/2019 17:25
To: cst@axa.com.sg; motor.doc@axa.com.sg
Cc: claims@transcab.com.sg
Subject: [EXTERNAL] FW: RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/2014 / C0301208

URGENT!

WITHOUT PREJUDICE

Dear Sir/ Mdm

Are there any offer making to us?

Your client SGM 8939R had committed an offence of inconsiderate driving.

Hope to receive your offer soon as time-bar period is approaching.

Thank You

Best Regards,

Ng Wai Yin

Finance Department

TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to <mailto:claims@transcab.com.sg>
claims@transcab.com.sg

TRANS-CAB SERVICES PTE LTD

No. 2 Ang Mo Kio Street 63

Singapore 569111

Tel: 6287 6666 Fax: 6287 7764

From: Ng Wai Yin [mailto:waiyin.ng@transcab.com.sg]

Sent: Monday, 23 September, 2019 5:38 PM

To: 'CST' <cst@axa.com.sg>; 'motor.doc@axa.com.sg' <motor.doc@axa.com.sg>

Cc: 'claims' <claims@transcab.com.sg>

Subject: FW: [EXTERNAL] RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/2014
/ C0301208

Importance: High

URGENT!

WITHOUT PREJUDICE

Dear Sir/ Mdm

Are there any offer making to us? Your client SGM 8939R had committed an offence of inconsiderate driving.

Hope to receive your offer soon as time-bar period is approaching.

Thank You

Best Regards,

Ng Wai Yin

Finance Department

TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to <<mailto:claims@transcab.com.sg>>
claims@transcab.com.sg

<https://urldefense.proofpoint.com/v2/url?u=http-3A__www.transcab.com.sg_&d=DwIFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=_86HC2i6dZk5etYnPf4tPzolsQ8WTANVNVVRP1KPGgBs&s=7D3jgzL3vGgzoBqn09YgXE6TERkzi3AbZUMll1D83gE&e=>

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: CST [<mailto:cst@axa.com.sg>]

Sent: Wednesday, 21 August, 2019 9:32 AM

To: waiyin.ng@transcab.com.sg <<mailto:waiyin.ng@transcab.com.sg>>

Subject: [EXTERNAL] RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/2014 / C0301208

Dear Mr Er,

Thank you for your email with attachment well received.

We have forwarded the document to the claim officer in-charge for further assistance.

We hope this helps.

Best regards

Maria Florentina Peteros | Specialist, GI Call Centre AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | <http://www.axa.com.sg> <<http://www.axa.com.sg>> Email:customer.care@axa.com.sg
Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

Please consider the environment before printing this email

----- Original Message -----

From: waiyin.ng@transcab.com.sg <<mailto:waiyin.ng@transcab.com.sg>>

Sent: 20/08/2019

To: cst@axa.com.sg <<mailto:cst@axa.com.sg>> Subject:[EXTERNAL] RE: TCS REF: AAD1404-046--Accident involving SGM8938R (AXA) & SHC5209Y on 4/4/2014 / C0301208

URGENT!

WITHOUT PREJUDICE

Dear Sir/ Mdm

Please refer to the above mention case, we do not agree to your rejection.

Enclosed is the traffic police final result for your attention, your client SGM 8939R had committed an offence of inconsiderate driving.

Hope you can review this matter and let us have your best offer as soon as possible since this case pending from year 2014.

Thank You

Best Regards,

Ng Wai Yin

Finance Department

TEL: 6603 1265 Ext.308

*** Please be reminded that all claims correspondence to be send to <mailto:claims@transcab.com.sg>
claims@transcab.com.sg

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: CST [mailto:cst@axa.com.sg]
Sent: Tuesday, 6 August, 2019 9:45 AM
To: claims@transcab.com.sg <mailto:claims@transcab.com.sg>
Subject: RE: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Dear Mr Er,

Thank you for your email with attachment well received.

We will forward the document to the claim officer in-charge for further assistance.

They will correspond with you in due course.

We hope this helps.

Best Regards

Maria Florentina Peteros | Specialist, GI Call Centre AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | <http://www.axa.com.sg> <https://urldefense.proofpoint.com/v2/url?u=http-3A__www.axa.com.sg&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJH HMJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=7zopCwq39Y7ncieN_F69564SVj8j5gqPTahXst1CjQQ&e=>>
Email:customer.care@axa.com.sg
Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

Please consider the environment before printing this email

----- Original Message -----

From: claims@transcab.com.sg <mailto:claims@transcab.com.sg>

Sent: 05/08/2019

To: cst@axa.com.sg <mailto:cst@axa.com.sg> ; motor.doc@axa.com.sg <mailto:motor.doc@axa.com.sg>

Subject:RE: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Without Prejudice

Your Ref C0301208

Dear Sir/Mdm

We refer to your last email sent to us.

May we have an update on the latest claim settlement for this case?

We do not agree with your rejection.

Attached PIR for your investigation.

Base on PIR, your Insured have committed an offence of inconsiderate driving.

We hope to hear from you soon.

Thank You

Best Regards,

Calvin Er

Finance Department

*** Please be reminded that all claims correspondence to be send to <mailto:claims@transcab.com.sg>
claims@transcab.com.sg

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: CST [mailto:cst@axa.com.sg]
Sent: Wednesday, 19 June, 2019 9:50 AM
To: claims@transcab.com.sg <mailto:claims@transcab.com.sg>
Subject: RE: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Dear Mr Er,

Thank you for your email with attachment well received.

We will forward the document to the claim officer in-charge for further assistance.

We hope this helps.

Best Regards

Maria Florentina Peteros | Specialist, GI Call Centre AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | <http://www.axa.com.sg> <https://urldefense.proofpoint.com/v2/url?u=http-3A__www.axa.com.sg&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJH>
HMJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=7zopCwq39Y7ncieN_F69564SVj8j5gqPTahXst1CjQQ&e=>
Email:customer.care@axa.com.sg
Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

Please consider the environment before printing this email

----- Original Message -----

From: claims@transcab.com.sg <mailto:claims@transcab.com.sg>
Sent: 18/06/2019
To: cst@axa.com.sg <mailto:cst@axa.com.sg>
Subject: RE: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Without Prejudice

Dear Sir/Mdm

We refer to the last email sent to us on 12 April 19.

May we have an update on the latest claim settlement for this case?

We do not agree with your rejection.

Attached PIR for your perusal and action

Thank You

Best Regards,

Calvin Er

Finance Department

TEL: 6603 1265 Ext.307

*** Please be reminded that all claims correspondence to be send to <<mailto:claims@transcab.com.sg>>
claims@transcab.com.sg

Error! Filename not specified.Error! Filename not specified.

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: CST [<mailto:cst@axa.com.sg>]

Sent: Friday, 12 April, 2019 10:31 AM

To: claims@transcab.com.sg <mailto:claims@transcab.com.sg>

Subject: FW: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Dear Sir / Madam,

Claim status remains the same.

We have forwarded your request to the claim officer in-charge for further assistance.

Best regards

Maria Florentina Peteros | Specialist, GI Call Centre

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | <http://www.axa.com.sg>
<https://urldefense.proofpoint.com/v2/url?u=http-3A__www.axa.com.sg&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJH
HMJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=7zopCwq39Y7ncieN_F69564SVj8j5gqPTahXst1CjQQ&e=>

Email:customer.care@axa.com.sg

Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

"This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately."

Please consider the environment before printing this email

----- Original Message -----

From: claims@transcab.com.sg <mailto:claims@transcab.com.sg>

Sent: 11/04/2019

To: cst@axa.com.sg <mailto:cst@axa.com.sg> ; motor.doc@axa.com.sg <mailto:motor.doc@axa.com.sg>

Subject:FW: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Without Prejudice

Dear Sir/Mdm

Please refer to the above mention case.

May we have an update on the latest claim settlement for this case?

Thank You

Best Regards,

Calvin Er

Finance Department

TEL: 6603 1265 Ext.307

*** Please be reminded that all claims correspondence to be send to <mailto:claims@transcab.com.sg>
claims@transcab.com.sg

Error! Filename not specified.Error! Filename not specified.

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: claims [mailto:claims@transcab.com.sg]

Sent: Monday, 25 March, 2019 11:28 AM

To: 'CST' <cst@axa.com.sg <mailto:cst@axa.com.sg> >

Cc: 'Jasmine Tan' <jasminetan@transcab.com.sg <mailto:jasminetan@transcab.com.sg> >; claims@transcab.com.sg <mailto:claims@transcab.com.sg>

Subject: FW: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Without Prejudice

Dear Sir/Mdm

We do not agree with your rejection

Based on PIR the owner (Your insured) of SGM8938R have committed an offence of inconsiderate driving.

We hope you can review this case and let us have your best offer.

Thank You

Best Regards,

Calvin Er

Finance Department

TEL: 6603 1265 Ext.307

*** Please be reminded that all claims correspondence to be send to <mailto:claims@transcab.com.sg> claims@transcab.com.sg

Error! Filename not specified.Error! Filename not specified.

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

From: CST [mailto:cst@axa.com.sg]

Sent: Tuesday, 30 October, 2018 6:00 PM

To: claims@transcab.com.sg <mailto:claims@transcab.com.sg>

Subject: TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014 / C0301208

Dear Sir / Madam,

Thank you for your email.

Please be advised that claim was redirected to SGY5065R as our insured SGM8938R is not liable for this case.

Best regards

Maria Florentina Peteros | Specialist, GI Call Centre

AXA Insurance Pte Ltd | 8 Shenton Way, #24-01 AXA Tower, Singapore 068811 | <http://www.axa.com.sg>
<https://urldefense.proofpoint.com/v2/url?u=http-3A__www.axa.com.sg&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJH
HMJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=7zopCwq39Y7ncieN_F69564SVj8j5gqPTahXst1CjQQ&e=>

Email: customer.care@axa.com.sg

Phone: 1800 880 4888 (Within Singapore) / (65) 6880 4888 (International)

“This message is confidential. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.”

Please consider the environment before printing this email

----- Original Message -----

From: claims@transcab.com.sg <<mailto:claims@transcab.com.sg>>

Sent: 24/10/2018

To: cst@axa.com.sg <<mailto:cst@axa.com.sg>>

Subject:TCS REF: AAD1404-046--Accident involving SGM8938R & SHC5209Y on 4/4/2014

Dear Sir/Mdm

We are making a claim against the owner of SGM8938R

Kindly let us know the latest claim resettlement for the above mention case.

Thank You

Best Regards,

Calvin Er

Finance Department

TEL: 6603 1265 Ext.307

*** Please be reminded that all claims correspondence to be send to <<mailto:claims@transcab.com.sg>>
claims@transcab.com.sg

Error! Filename not specified.Error! Filename not specified.

This message is confidential. It may also be privileged or otherwise protected by work product immunity or other legal rules. If you have received it by mistake, please let us know by e-mail reply and delete it from your system; you may not copy this message or disclose its contents to anyone. Please send us by fax any message containing deadlines as incoming e-mails are not screened for response deadlines. The integrity and security of this message cannot be guaranteed on the Internet.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.Error! Filename not specified.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

<https://urldefense.proofpoint.com/v2/url?u=https-3A__www.avg.com_internet-2Dsecurity&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJHMHJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=RS30u23bnPIED8WwyNy-A9CP7mjxhMLyiKyCWg8JPWI&e=> Error! Filename not specified.

This email has been checked for viruses by AVG antivirus software.

https://urldefense.proofpoint.com/v2/url?u=http-3A__www.avg.com&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=_86HC2i6dZk5etYnPf4tPzolsQ8WTANVNVVRP1KPGgBs&s=luUCYxiA_yrS0zdrfsyL_6nU1frg20-j6jCuOllIVtg&e=> <https://urldefense.proofpoint.com/v2/url?u=https-3A__www.avg.com_internet-2Dsecurity&d=DwMFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=Ud9I2nfppMJHMHJ0RiXd-RCHrfMxBISsGCSdm6orQMo&s=RS30u23bnPIED8WwyNy-A9CP7mjxhMLyiKyCWg8JPWI&e=>

This message is confidential; its contents do not constitute a commitment by

AXA except where provided for in a written agreement between you and AXA. Any

unauthorized disclosure, use or dissemination, either whole or partial, is

prohibited. If you are not the intended recipient of the message, please notify

the sender immediately.

Error! Filename not specified.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This message is confidential; its contents do not constitute a commitment by
AXA except where provided for in a written agreement between you and AXA. Any
unauthorized disclosure, use or dissemination, either whole or partial, is
prohibited. If you are not the intended recipient of the message, please notify
the sender immediately.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

<<http://axaproactive.my.salesforce.com/servlet/servlet.ImageServer?oid=00Db0000000Ky1f&esid=0182v00000kI9Fw>>

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

<<http://axaproactive.my.salesforce.com/servlet/servlet.ImageServer?oid=00Db0000000Ky1f&esid=0182v00000kb1hK>>

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

This email has been checked for viruses by AVG.
https://urldefense.proofpoint.com/v2/url?u=https-3A__www.avg.com&d=DwlFaQ&c=Z96x8jGkxccf5DH9xuHxeg&r=x4uBbPytZhNG1pVi1nEXLg&m=_86HC2i6dZk5etYnPf4tPzolsQ8WTANVNVRP1KPGgBs&s=H9wCVcGqjHqal--kfvfaH-RoRMCdBN-8vcDa5FLzkRs&e=

This message is confidential; its contents do not constitute a commitment by AXA except where provided for in a written agreement between you and AXA. Any unauthorized disclosure, use or dissemination, either whole or partial, is prohibited. If you are not the intended recipient of the message, please notify the sender immediately.

ref:_00Db0Ky1f._5006F1u2vAU:ref

-----Disclaimer-----

This message may contain confidential information intended solely for the use of the named addressee. If you are not the intended recipient, you should not read, use, disclose or reproduce the content of this message. If you have received this message by mistake, please notify the sender immediately. Any views or opinions presented in this message are solely those of the author and do not necessarily represent those of AXA Insurance Pte Ltd or any other entity of the AXA Group, unless otherwise stated by the sender and duly authorized by the said companies.